

THE ADVANTAGES OF WASHINGTON

VI.

The F. H. Smith Company, Leaders in Real Estate, Loan, and Insurance Business.

The F. H. Smith Company, 1408 New York Avenue, the first floor of the Bond Building, and the W. H. West Company, in communicating offices, represent, perhaps, to a greater degree than any similar business in the city the advantages of consolidation. These concerns, transacting a large real estate, loan and insurance business, represent the consolidation of the old firms of F. H. Smith & Sons, organized in 1873, and Latimer & Nesbit, starting their business in 1883. William H. West, successor to the business of J. Thomas West, located at 709 Fifteenth Street for many years, West & Evans, and Edward F. Riggs.

The firm of F. H. Smith & Sons for a great number of years did a large business, particularly in the loaning of money and the writing of fire insurance. In 1901 this firm consolidated with Latimer & Nesbit, under the corporate name of the "F. H. Smith Company."

Latimer & Nesbit had been in the real estate business for nine years previous to that time, located at 1204 G Street, and when that building was torn down to make room for improvements, removing to 1212 G Street, where they had their first offices.

The F. H. Smith Company found after two years in their offices in the Bond Building that their insurance business was assuming such magnitude that it would be to the best interests of all concerned to handle it as a business by

itself. To that end, a consolidation was formed with William H. West, who had for years represented the Liverpool and London and Globe Insurance Company (the largest fire insurance company in the world), and a new corporation was formed under the name of "The W. H. West Company," thus realizing an insurance office equal in equipment, capacity and efficiency to the standard offices of New York, Chicago and Boston.

All kinds of insurance are written by this company, although much of their largest business is fire insurance. Through this office is probably written a larger aggregate of fire insurance premiums than through any other office in the District of Columbia. They also write accident, plate glass, steam boiler, employers' liability, casualty, and burglar insurance, and issue guarantee bonds or bonds of suretyship for all persons in positions of trust. This concern is the sole representative for the Capital City of the Nation of such companies as the Liverpool and London and Globe, the Phoenix of London, the Glens Falls of New York, the Williamsburgh City of New York, the Providence-Washington of Providence, R. I.; the Farmers of York, Pa., and it is also the District agent for the Colonial of this city, of which S. W. Woodward is president. The F. H. Smith Company does a large

loan business, within the last year having made loans varying in amount from \$300 to \$700,000, all secured on District real estate. It represents Eastern concerns which loan money in Washington at low rates of interest, and also a large number of local clients. It does a real estate business, paying particular attention to the collection of rents and the management of properties, and also the sale of real estate and the purchase for investors of both improved and unimproved property in the District of Columbia. Since moving into its offices on the first floor of the Bond Building this concern has had three times to increase its office facilities. It is now having made handsome quarters and plate glass fixtures, which will effect a complete rearrangement of the present offices, placing it among the handsomest in appearance anywhere south of New York.

With the exception of Francis H. Smith, who has been actively engaged in business in this city since 1873, all of the members of these companies are what might be called young men, none of them being over forty years of age, and none of them under twenty-five. Individually and collectively, they have great faith in the future growth and magnificence of this city, and the aim has been to keep their business fully abreast of the times and up to the growing demands of the Nation's Capital.

COMMISSIONERS INVITE SCHOOL SITE OFFERS

Two New Buildings Provided by Congress—First Steps Taken to Effect Construction.

The District Commissioners have taken the first step necessary for the District the two new schools provided for in the last appropriation act of Congress, \$30,000 being the amount to be devoted to each of the buildings and adjacent grounds. The authorities have issued a call for bids from property owners in the first and sixth school divisions to furnish to the District the two plots of land for the school sites.

The new school in the first division, to relieve the present congestion in the Johnson and Hubbard schools, must be situated in the territory bounded by Sixteenth, Yale, and Eleventh Streets and Lydecker Avenue.

The other new building must be erected within the bounds of Fourteenth, F, and Eighteenth Streets and Benning Road. Each site shall contain at least 15,000 square feet. The ground purchased shall be paid for after July 1, when the appropriations become available.

The new school in the first division will be an eight-room structure.

ANNUAL EXCURSION OF STREET RAILROAD MEN

Will Be Given on July 8—Extensive Program of Entertainment Arranged for the Occasion.

The annual excursion-picnic of the Washington Railway Employees' Relief Association, which will be given on July 8, at River View, promises to be the most successful affair of the kind ever given under the auspices of the organization.

The different committees in charge of the arrangements have been busy for several weeks perfecting plans, and now the work is practically finished. The proceeds of the outing will be contributed to the relief fund of the organization.

Last year the association paid out over \$6,000 in sick benefits, and \$2,000 on account of deaths of members.

An excellent program of amusements has been arranged for the entertainment of the excursionists. A feature of the amusements will be the reproduction of an old-time country circus, under the direction of Prof. Maurice Joyce. There will also be baseball, clay pigeon shooting, races for children, races for fat men, potato races, tub races, dancing, etc., and a band concert by the Employees' Relief Association Band, Prof. Tracey, leader.

The whole of Captain Randall's Potomac fleet has been chartered by the association, and boats will be run to and from the view each hour, from 9 a. m. until 12 o'clock midnight.

The excursion committee of the following executive committee: F. J. Mersheimer, chairman; J. T. Moffet, treasurer; C. G. Whitney, secretary; George Derris, sergeant-at-arms.

PHARAOH'S PALACE EXHUMED.

The Pharaoh's palace lately dug out at Thebes, in upper Egypt, lies on the left bank of the Nile and was erected by one of the rulers of the eighteenth dynasty. It is built square and is surrounded by a wall of moderate thickness broken at irregular intervals by doors.

Inside the walls was a labyrinth of courts, halls or pillars, rooms and private chambers, ending in dead walls. It was about 350 feet long and 700 wide. The walls are 15 feet high and 4 feet wide, built of brick, many of the brick bearing the royal arms.

The floor was of clay stamped hard as stone. On the walls the scene of the Nile was spread like plaster, and this was painted in the same manner as the graves and temples. There were fountains with outstretched wings, wild geese in flight, wild ducks and other aquatic birds, all framed in with undulating lines. There were dancing women and grazing cattle and swamp landscapes.

The reception rooms consisted of two long halls raised on pillars. Numerous bathing rooms were discovered. The stones on which the persons bathing lay were still there after 4,000 years, and the water, pipes from the Nile were in places intact. From the bathing rooms short passages led to reclining closets.

The explorers are now hunting for kitchens and storerooms, also for the king's private apartments. In one room the mural paintings are unfinished and the fine charcoal lines were drawn by the artist to guide his brush are still seen.

FOR SALE—HOUSES.

FOR SALE BY JAMES F. SHEA, Phone East 895. 643 Louisiana Ave., N. W. A COZY HOME CORRECTLY PRICED.

\$2,500—On D St., ne; 2-story, bay-window, brick dwelling, 6 rooms and bath; A. M. L.; concrete street; car line passes door. \$1,800—A comfortable frame dwelling, 5 rooms; hot and cold water; running closet in yard; concrete cellar. Rented at \$10.00; within one square of car line on Gales St. ne, which contains many very pretty dwellings. Easy terms.

JAMES F. SHEA.

Phone East 895. 643 Louisiana Ave., N. W. 11

\$3,000.

DESIRABLE two-story, well built brick dwelling, with six large rooms and bath. House 19 feet front. In 10th St. ne, near B St. Between two car lines. Well rented.

\$3,000.

NEW JERSEY AVE. N. W., near P St. Nice bay window pressed brick house. Six rooms and bath. Well rented.

\$3,400.

VERY MODERN six room and bath and cellar brick dwelling in 6th St. ne, near F St. Rented at \$22.50.

JOSEPH I. WELLER.

REALLY BROKER. Tel. E. 553. 602 F St. N. W. my15-tf

FOR SALE—\$800 cash buys neat six-room brick, in desirable Northwest neighborhood, excellent condition; porcelain tub; marble washstand; 110-foot lot; porch, terrace, flowers; wide street; convenient to car lines; trust, \$3,200, 5 per cent. 2208 13th St. N. W. my15-3t

FOR SALE—Three six room houses, paying 9 per cent net on investment, in Southeast, near Lincoln Park. KARRICK & METCALF, 1333 G St. N. W. my15-3t

FOR SALE—SOMETHING VERY NICE

Most Modern and Desirable Two-story House in Entire Northwest Section.

\$2,500. STABLE—On a wide avenue, South front. Parlor, reception hall, dining room, kitchen, and bath on first floor. Three lovely bedrooms on second floor. PORCELAIN TUB, NICKEL PLUMBING, BEAUTIFUL MANTELS, HEATED BY OPEN FIREPLACES. HEATED BY FIRST-CLASS FURNACE. If you want something better than others who have paid \$4,500—HERE'S YOUR CHANCE.

STONE & FAIRFAX, 804-6-8 F St. N. W. my14-5t

FOR SALE—\$300 CASH.

BAL. \$20 A MONTH. Lovely new houses, just completed; the prettiest and most complete new houses in the Northwest. RECEPTION HALLS, Open fireplaces, TILED BATHS, CABINET MANTELS, Large lots. NEAR CARS.

STONE & FAIRFAX, 804-6-8 F St. N. W. my14-3t

FOR SALE—GREAT BARGAIN.

\$3,500—RENTING FOR \$30. A well built two-story eight-room dwelling, two stories, cellar, four rooms deep; cellar; furnace; 2 stairways. Near North Capitol St.

STONE & FAIRFAX, 804-6-8 F St. N. W. my14-3t

FOR SALE—Nice new home on an ave.

\$2,500. New six room and bath; new 6 rooms; cellar; tiled bath; furnace heat; cabinet mantels. ONLY \$2,500.

STONE & FAIRFAX, 804-6-8 F St. N. W. my14-3t

FOR SALE—IN BLOOMINGDALE—ONLY \$2,300.

Two stories, cellar, furnace, modern bath, cabinet mantels. MUCH BELOW VALUE.

STONE & FAIRFAX, 804-6-8 F St. N. W. my14-3t

FOR SALE—INVESTMENT:

\$3,250. Renting \$23 a month—West of Connecticut Ave.

FOR SALE—\$1,450—Renting for \$12.50. The walls are 15 feet high and 4 feet wide, built of brick, many of the brick bearing the royal arms.

FOR SALE—\$1,450—Renting for \$12.50. A Good, solid 6-room brick, near G. P. O. FOR SALE—\$1,450—Renting for \$12.50. A Good, solid 6-room brick, near G. P. O.

FOR SALE—\$2,000 each—Renting for \$12.50. New six room and bath; modern bath. Porcelain tub.

STONE & FAIRFAX, 804-6-8 F St. N. W. my14-3t

FOR SALE—To a refined colored party.

a chance to buy a new seven-room bay window brick, with cellar and furnace, on a lettered street Northwest. NEW. Now occupied by a white tenant. Price, \$4,150. Address BOX 121, this office.

STONE & FAIRFAX, 804-6-8 F St. N. W. my14-3t

FOR SALE—\$2,000 each—New bay-window brick, each 6 rooms and bath, new plumbing; porcelain tub; well rented; on wide street, Southwest.

STONE & FAIRFAX, 804-6-8 F St. N. W. my14-3t

FOR SALE—\$2,500.

Rents for \$26.50. On a lettered street, between 4th and 5th, south of Rat. New, two stories, cellar, FURNACE.

STONE & FAIRFAX, 804-6-8 F St. N. W. my14-3t

FOR SALE—HOUSES.

FOR SALE—Extra fine investments; 2-story brick flats; 8 rooms, 2 baths; rent \$31 per mo.; will pay 15 per cent; net on equity of \$1,800. SAM'L T. SMITH & CO., 1321 G St. N. W. my14-2t

FOR SALE—12 per cent net investment—Seven room house; permanent tenant; price, \$1,500; \$700 cash; a splendid bargain. SOULE & CO., 630 Louisiana Ave. my13-3t

FOR SALE—An attractive two-story bay-window brick, nearly new; contains six nice rooms and bath; good lot to alley; located on paid street, Southeast. Price reduced to \$2,500—terms to suit.

FOR SALE—Only \$2,500 for a well built two-story and cellar brick, located on good street Northeast; contains six rooms and bath; heated by furnace; good condition; lot 125 feet, to alley.

WM. H. SAUNDERS & CO., 1407 F St. N. W. my12-1t

FOR SALE—

Decidedly the best proposition IN TWO-STORY FLATS

—\$3,250. Renting for \$30 a month—One square from East Capitol St.

Superior construction.

A sure renting location.

PAYS 20 PER CENT NET

\$1,250 invested, \$2,000 can remain at 5 per cent.

STONE & FAIRFAX, 804-6-8 F St. N. W. my2-10t

FOR SALE—\$3,300—Rents for \$25—Red

press-brick bay-window house; 6 rooms and bath; on 2d St. ne, near F St. ne.

STONE & FAIRFAX, 804-6-8 F St. N. W. my14-3t

FOR SALE—FOR \$800—Two story six

room cottage; the cheapest of cheap bargains.

WILLIGE, GIBBS & DANIEL, 605 15th St. N. W. my14-3t

FOR SALE—\$1,000 cash will buy fine new

room pressed brick residence in Northwest; tiled bath; porcelain tub; marble mantels; latrobe heat; with trust of \$1,700; a fine bargain.

WILLIGE, GIBBS & DANIEL, 605 15th St. N. W. my7-1t

FOR SALE—SUBURBAN.

BARGAINS IN LOTS AT KENILWORTH, D. C.

One of the choicest subdivisions of the District—intersected by city streets—granolithic sidewalks soon to be laid.

Lots \$200 to \$325. Terms, \$5 Monthly.

Also beautiful modern cottages at \$2,150 to \$3,100—terms same as rent.

See for details. Only 25 minutes to heart of city.

ALLEN W. MALLERY, 729 14th St. Phone Main 907. my14-1t

\$1,000.00 For \$100.00.

Do you realize how fast Washington is growing? Do you want to put your money where you cannot possibly lose it, and where it is sure to pay you in a few years \$1,000 for every \$100 that you save at the rate of \$2 or more weekly?

WAWERLY HEIGHTS

Just east of Riverdale and College Park, is the place to buy ACRES, not lots, at \$100 per acre, no interest, no taxes, no expense for deed or title. To see the property, take cars (steam or electric) to College Park, go east, follow signs. Bring this advertisement Sunday. Agent will refund all car fare.

L. WALTER WEED, 734 15th St. my14-2t

SUBURBAN HOMES.

All new and different. Six to eight rooms; some with baths; hot water boilers; Potomac water; furnaces, and latrobes; fireplaces; gas piping; large lots. School adjoining. Street cars to city, 15 minutes, one fare. High ground. Choice of seven houses and 100 lots. Your own terms. BEAUTIFUL ELASTON TERRACE. Office on property, 20th St. and Rhode Island Ave. Take green cars on G St. my14-1t

FOR SALE—Elegant building lots, South

Brookland, best suburb of the city; sacrifice prices, cash or time. MR. RICHARD, 1413 Frankfort St., after 5 o'clock on Sunday, take big green car, G St., and get off 15th St. ne. my14-3t

5 ACRES LAND, \$350.

\$25 DOWN—\$10 MONTHLY. WAWERLY HEIGHTS

Exactly same distance from White House as CHEVY CHASE LAKE. En-tire property lies high upon the ridge just east of Riverdale and College Park. Just what investors are looking for. In five years will be worth many times more than you pay for it now. Every acre has grove, large shade trees, and good water to go to follow signs. Agent on ground every day Sunday. Bring this advertisement. Agent will refund all car fare.

L. WALTER WEED, 734 15th St. my14-2t

FOR SALE OR RENT—Takoma Park,

seven-room dwelling, large barn; two acres land; one-half acre in strawberry; price, \$1,700; rents \$15 monthly; very easy terms. Call quick. BOOTH'S FAIRM AGENCY, corner 10th and G Sts. N. W. my12-4t

FOR SALE—SUBURBAN.

FOR SALE—House at Bethesda, Md.; with improvements; porch; fruit; flowers, etc. Address BOX 125, this office. 11

FOR SALE—Beautiful lots (50x150 ft.) at less than one-half value to close syndicate; Norwood Heights; high, healthy, and delightfully situated; between Chevy Chase and Rockville electric lines; \$25 up to \$50. SAM'L T. SMITH & CO., 1321 G St. N. W. my14-2t

FOR SALE—Two acres; five-room house, insured \$500; fine water; peaches, pears, apples, cherries, plums, damsons, grapes, flowers, vines, shrubbery, etc.; 10 minutes to trolley station. Price, \$1,250. PRUITT & CO., 650 Louisiana Ave. my14-3t

FOR SALE—At a bargain, two acres on Blair road, near Takoma; not far from electric main, sewer, and street cars. LOUIS P. SHOEMAKER, 920 F St. N. W. my13-3t

FOR SALE—At sacrifice, over one-half acre ground; eight-room house; attic, cellar, closets, halls, porches; shade and fruit trees; large stable, loft, feed bins; poultry house and yard; ideal home; water, sewer, and gas in the street; right at Takoma's famous spring. Call quick. Mrs. PROCTER, Poplar Ave., Takoma Park. my13-3t

FOR SALE—Very attractive new six room house and bath; porcelain tub; fine closet; hot and cold water; shade; on one-acre lot, Locust Ave., Hyattsville; one square from cars; price \$2,500; \$200 down, balance \$25 per month. J. H. ROGERS, Owner, Fendall Building, 341 D St. my14-1t

FOR SALE—A bargain; 4 1/2 acres and good seven or eight room house, without buildings; not far from Arlington, and members of the Columbia station have electric car line; good land for trucking; price, \$3,500. Very easy terms. MOORE & HILL, 717 14th St. N. W. my14-1t

FOR SALE—Beautiful lots, 10,000 feet, 150x200; \$150; 8 minutes' walk from Hyattsville steam and electric cars; \$10 down, balance \$10 per month. ROGERS & FARDEN, Hyattsville. my13-3t

FOR SALE—LOTS.

NOTE THESE PROPOSITIONS.

We will build you any kind of house you desire.

We will give you unlimited time in which to pay for same.

We will sell you a large lot for \$125.

What you can do now and \$5 monthly.

We will charge you no interest or taxes.

We will give you our time and transportation for three months on Falls Church Line when you buy.

Can you beat these propositions?

There's not a more beautiful or healthier place within ten minutes' ride of Washington.

Inquire the class of people that are buying here.

WIG & TAGGART, S. W. Corner of 13th and F Sts. N. W. Entrance, 526 13th St. my13-3t

5 ACRES LAND, \$350.

\$25 DOWN—\$10 MONTHLY.

An object lesson: The story of the party that bought ten acres of land a few years ago for \$300, just outside of Washington, and sold it last week for \$2,000 per acre, or \$20,000, for what cost him only \$300. The conditions under which it was sold around Washington in the next five, ten, or twenty years. Buy now five acres or more at Waverly Heights, at from \$50 to \$100 per acre. An acre contains 17 CITY LOTS. In five years you can sell one lot for more than the whole acre cost. To see property take cars to COLLEGE PARK, go east; follow signs. Agents will show land Sunday and return all car fare.

L. WALTER WEED, 734 15th St. my14-2t

ONLY \$400 EACH.

\$10 Cash and \$10 a Month

For one or more of five lots, located on New York Ave. (the thoroughfare to the great Memorial Bridge), and conveniently near the Corcoran Art Gallery and the site for the National University, Hall of Records, and Continental Hall.

WM. H. SAUNDERS & CO., 1407 F St. N. W. my14-1t

GO OUT TOMORROW TO

COLORADO HEIGHTS

And see what we are doing, and let us sell you a lot in this choice subdivision. They are selling fast, and all will soon be gone. Look out for big ad. in next Saturday's Times.

SAMUEL C. HILL & E. LODGE HILL, Exclusive Agents, 802 F St. N. W. my14-1t

A Very Special Offer.

One of the greatest bargains ever offered in a city lot. Beautiful neighborhood, surrounded by elegant improvements. Small cash payment balance to be paid in 10 equal payments. This lot is offered at a price less than the value of the property can be bought for, and the price is within the reach of anyone. Food to eat. Speak quick if you mean business. Address Lock Box 297, City P. O. my14-1t

THE RED TENT.

WE SOLD THOSE LOTS ON THE GLICK ESTATE. IT DIDN'T TAKE US 2 YEARS, EITHER. WE DID IT IN TEN DAYS, WHICH WAS ONE-SIXTH OF THE CONTRACT TIME. WE SELL PROPERTY—WE DON'T HOLD IT. WE SELL IT BECAUSE IT IS WORTH THE PRICE AT WHICH WE OFFER IT. WE DON'T HOLD IT. WE SELL IT BECAUSE WE DO NOT MISREPRESENT IT. AND WE ARE GOING TO KEEP ON SELLING REAL ESTATE TILL EVERYBODY WHO WANTS A HOME OR A SPLENDID INVESTMENT IS SUPPLIED. WATCH WHAT IS COMING!!!!

HOWARD F. JOHNSON & CO., 1001 G St. N. W. my14-1t

AT PRINCESS GARDENS.

SALE BEYOND EXPECTATION.

We have only a few more of those 2 to 10 acre small farms left, suitable for TRUCK or CHICKEN RAISING. We will sell them for 7 1/2 cents car fare. Two acres, \$175; five acres, \$350; \$5 monthly—\$25 down. No interest, without equal. Can be seen Sunday or week days. Information, booklet, and appointments at office, Central National Bank Building.

my13-1t

\$1.00 CASH.

WASHINGTON HIGHLANDS. PRICES, \$50 to \$125. LOTS 25 BY 100 TO 300 FEET IN DEPTH.

NEAR CONGRESS HEIGHTS. No interest, no taxes; granolithic sidewalks, city streets.

WASHINGTON HIGHLANDS CO., Telephone M. 1400. 505 F St. N. W. my14-1t

FOR SALE—Brentwood, Md., one car

fare, by City and Suburban Electric Lines in Brentwood or Holiday car. Two subdivisions; four to ten minutes' walk from trolley station; \$300 to \$10,000, square feet, from \$150 to \$200; \$5 cash, \$5 monthly. Forty houses built in 1903. Inquire W. A. BARTLETT, Loan and Trust Building. my13-3t

MOORE & HILL (INCORPORATED)

717 Fourteenth St. N. W.

AN EXCEPTIONAL OFFER!

This Beautiful northwest corner in one of the choicest locations northwest